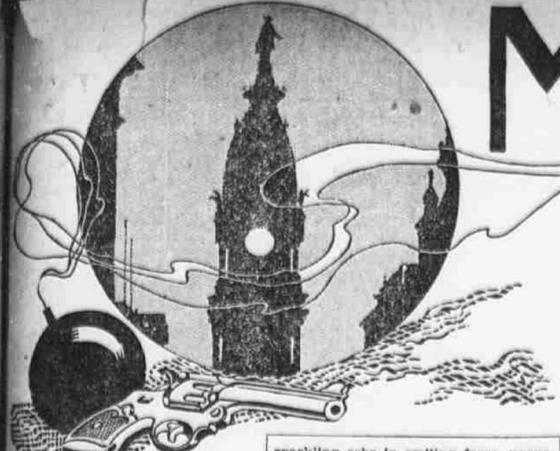


# MONTE CRISPEN

## A TALE OF PHILADELPHIA

WRITTEN ESPECIALLY FOR THE EVENING LEDGER BY ARNOLD GARRY COLM

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### CHAPTER I When a Man Finds Himself

ONE fine, fair evening in September, a tall, sinewy young man of reserved but somewhat melancholy features was leaning upon the roof of the Bellaire-Biltz Hotel; the pedestal of prominence from which a spectator awake could look after sundown with a thrill of real enjoyment along the distant Delaware River, from League Island to Cramp's shipyard, and beyond, and if mischievously inclined, can drop a ladies' pocket handkerchief or cigar ashes into Broad street far below, our wide main corridor of activity.

Our majestic Broad street, carpeted with a generous runner of white asphalt for vehicular traffic, and bordered by the curbing with a flaky stone margin for humans and small-sized domestic pets, Broad street that surges to the north and south the beautiful pose of the giant bronze William Penn atop City Hall.

"Cheer up, Monte; it might have been worse, you know," remarked a kindly voice, that spoke from the flesh with an accompanying heavy handfall between the shoulders.

Monte was a nickname, short for John Montgomery. Once there was a legitimate career at Harvard who had called Monte by his given name, John. But his roommate had long since substituted the squirrel-cage existence of a small town in New England, and all the rest of the universe called young Crispin, Monte—Monte Crispin, per se, near Monte Cristo. Interrupted from his rooftop reverie, Monte turned, and grimed angrily at his disturber.

"Job's comforter, eh?" he snorted; "come to bury Crispin?"

"Not exactly bury; it all depends upon yourself."

"If Uncle's will now had only read, 'I wish this nice girl,' and supplied the nice girl just as they always do in the best-sellers."

"Instead—" began Craig Andrews, the uncle's lawyer, also executor of the late will and testament of the dead captain of American industry.

sparkling orbs in smiling faces, uncovered dishes and filled glasses, and the whole roof picture crowning a pyramid of gorgeous staterooms, the tier upon tier of unseen sumptuously furnished hotel rooms underneath.

Again we look away from the diners-out, close our eyes to the strains of the latest fox-trot, and follow the gaze of our hero, Monte Crispin, out upon the great city with its uneven carpet of skyscraper tops, factory stacks and dwelling chimney pots. It is passing under the gathering dusk of another closing day.

Through the falling shadows we trace the outline of the past, and dream of Old Philadelphia; there rises first from among the roofs of modern industry and well-earned rest, the vision of a virgin forest penetrated by a truth-loving company of men and women in Quaker dress of battleship gray, who 232 years before had hewed out houses and a "meeting-house" between the two rivers from Vine to South street; the vision changes and at yonder red-brick building, excited men in cockade hats, some with frilled shirt fronts and buckled knee-breeches and hose, and others in simple Puritan garb, assembled to sign the Declaration of American Independence; once more the whole scene changes, and the streets below are filled with the crunching boots of marching soldiers in dark-blue uniforms, passing down lines of cheering crowds on their way to the front in '61 to save the Union.

Vestiges are before us of these graphics of yesterday in visible monuments that recall their existence. Penn's statue breathes forth the struggles of the Quakers. The Betsy Ross house on Arch street, near 3d street, echoes the making of the first American flag, and the irregular red front of the Union League Club recalls the Anti-Slavery movement and the sonorous drum-roll of the Northland.

We can well surmise serious thoughts in the mind of any man as he turned his face away from life-size pleasure in the dining room and looked down from the roof upon this spawning ground of American history. There were serious thoughts in Monte Crispin's brain, but they were wholly personal, for he felt that our hero was a decidedly selfish person. The historic panorama spread below was lost to our pleasure-loving globe trotter. Instead of Penn, or Franklin, or Meade, he was engrossed in a single mental contemplation—that of himself, "his fate," he called it, for the moment thinking aloud.

Shadows deepened, and in the city's filmy lower levels, man-made electric stars twinkled their earthly firmament of rivalry; countless motors, looking like weighted fireflies, darted in and around the halls of the metropolis, finding the spaces between the blocks in a seemingly purposeless game of hide and seek. Pedestrians as they moved along in the glare of street lamps resembled animated ink spots, from under which moved caterpillar legs, those of the men coterminally long, those of the women daintily short. It was night.

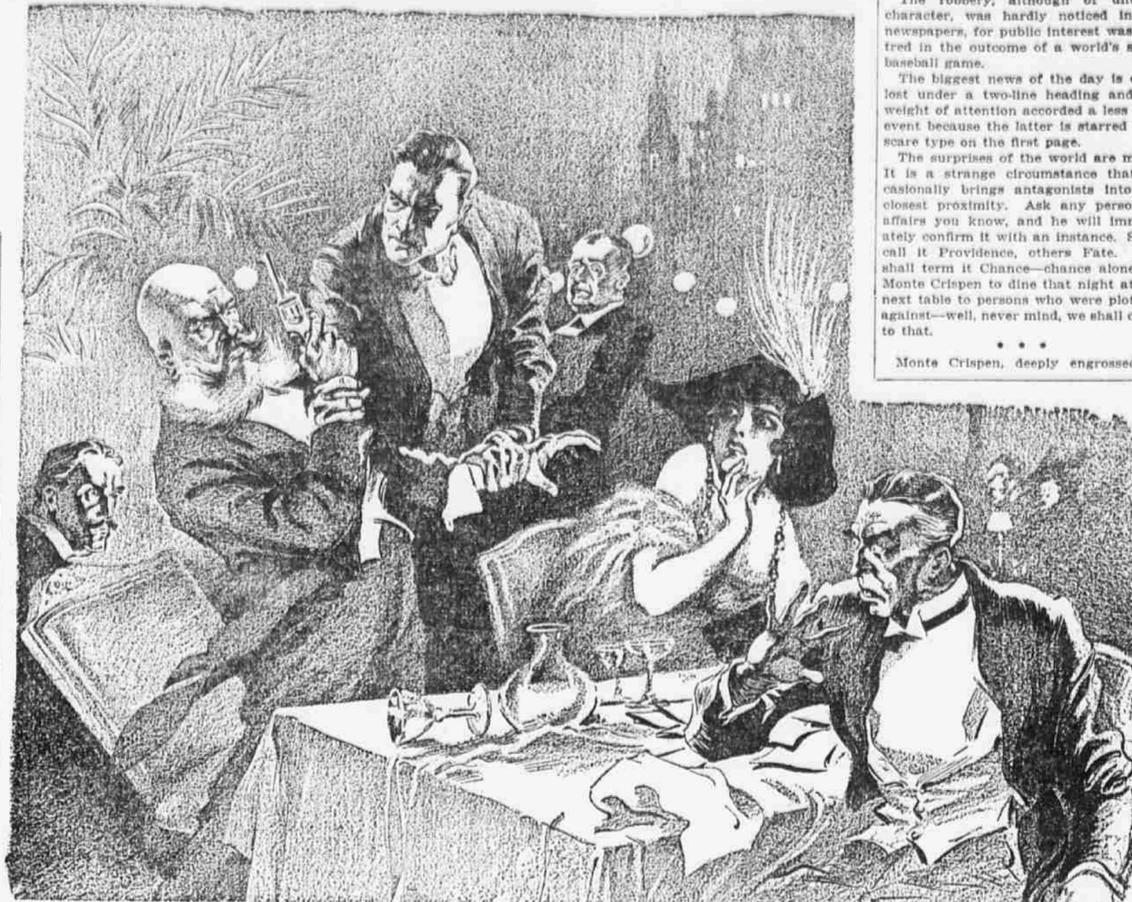
Old Montgomery was the sort of multimillionaire whose money comes into public notice only through payment of those taxes always levied after death. The vastness of his fortune proved a surprise even to business intimates. Possessing all the advantages of birth, Monte's uncle had never waged a campaign for admittance to society. He looked upon the Newport set with undisguised scorn, and often remarked that society was a mirage in the attainting of which suddenly won American wealth got its widest advertisement—publicity that later proved to be most unwelcome, in the event of divorce-court squels and Government investigations.

The Montgomerys of Philadelphia always had money; going back to a share in the proceeds of successful trading between England and the East Indies, an inheritance that crossed to America with the pioneer Montgomery in 1750. So that when the last of the American branch of the family struck oil on a large area of land in western Pennsylvania, there came into being an extra nest-egg from Mother Earth.

Well-watched money multiplies rapidly. As fast as John Montgomery turned his Bradford oil into Philadelphia bank balances, he extended his investments. In the early seventies he built many small connecting railroads, lines that he knew the big competing transcontinental railroads must ultimately acquire, and at his price. In the early eighties he erected power plants all through the Middle West, and bought up countless horse-car street railroads and electrified them.

But John Montgomery loved Philadelphia most of all, and a quarter of a century before his death he began systematically to draw back his principal as well as interest from distant investments. He visioned the future of Philadelphia; the city of a thousand trades. As rapidly as he disposed of far-off railroads and power plants, he poured the proceeds into great local enterprises; as Carnegie once said, he put his eggs into a single basket, and watched the basket.

So at his death the public learned that



The robbery, although of unusual character, was hardly noticed in the newspapers, for public interest was centered in the outcome of a world's series baseball game.

The biggest news of the day is often lost under a two-line heading and the weight of attention accorded a less vital event because the latter is starred with scarce type on the first page.

The surprises of the world are many. It is a strange circumstance that occasionally brings antagonists into the closest proximity. Ask any person of affairs you know, and he will immediately confirm it with an instance. Some call it Providence, others Fate. We shall term it Chance—chance alone led Monte Crispin to dine that night at the next table to persons who were plotting against—well, never mind, we shall come to that.

Monte Crispin, deeply engrossed in

cowards fear. Every document was in cipher.

"Hochmeister, you are stupid," retorted the pale man, blood mounting his cheeks in tiny pink patches. He coughed after the way of a man who sees the end of the earthly road.

The other's coarse fingers twitched upon the table. His breath came fast as he blurted: "You cowardly lump. I am your imperial superior. How dare you so address me?"

The pale man leaned forward, and softly whispered a few words across the table. It was the sting of a serpent. Hochmeister shuddered all over his huge body. He had received a terrible insult, and he blinked with the blind rage of a maddened animal.

"Do not mind him, Baron," pleaded the woman. "It is an honor to have royal blood in your veins."

Her words were of no avail. Something venomous gleamed in the big man's eyes as he slipped his right hand through the front of his dinner coat.

"Not all the devils in hell," he hissed, "will keep me from killing him."

The woman tried to scream. Only a plaintive sob came forth, but it reached Monte Crispin. In a glance he caught up the threads of the impending tragedy; the scared woman, the cowering consumptive and the infuriated Hochmeister in the act of drawing forth a revolver.

Crispen sprang at him like a panther, his feet leaving the floor. Nothing but Monte's quick leap and superb strength saved the pale man. He caught Hochmeister's right arm in such a grip that he swung him off his chair and, with a dexterous twist, the bone snapped and an automatic gun fell from nerveless fingers.

"You see, Madame," said Monte to the unknown woman, "how I deal with brutes who lose their senses." He deftly kicked the revolver toward Andrews, who coolly picked it up and tucked it under a napkin.

Hochmeister regained his chair and looked sheepishly around the roof. Walters were running and the air was surcharged with the coming of hoisted authority from the ground floor in the persons of the hotel detective, the manager and porters.

"Looks like we are in for it," shrilled the pale man, rising.

Turning to the stout Hochmeister, he said: "I withdraw that remark, Baron. I had no right to make it."

"The Countess Zeda," he went on, presenting Monte, and adding: "We are recent arrivals from Europe. I am an American, one who has always lived abroad. You were magnificent."

He neither introduced his sullen companion nor gave his own name. Later Monte knew why.

There flashed a quick look of intelligence between Monte and the hotel manager, who now came up.

"Only a rehearsal of a new sketch; we are actors," Monte declared, without a moment's wait, in an unruined voice. "Our sincere apologies."

The hotel manager hesitated for a moment and then nodded. He beckoned back the others from the office floor.

"Certainly, sir," he granted, "but the last rehearsal—remember, the last rehearsal. I trust you are all gentlemen."

All melodramas must reach the period of readjustment, when the hero lets cuffs fly back under coat sleeves and the villain slinks off in baffled rage. Under twentieth century polish, in real life, the normal setting returns more gracefully.

Hochmeister had regained his composure. He paid the check with a bill of large denomination, and waved off the overjoyed waiter. With his pale companion he moved toward the coat-room in the wake of the manager, who was quite satisfied at the turn in affairs; no notoriety for the hostelry, no police-court sequel.

The woman remained behind for a few moments with Monte Crispin. Andrews was uncomfortably busy reassuring some curious society people, after having smuggled the revolver, napkin and all, into his coat pocket.

As Monte threw a gorgeous sable wrap around a pair of decidedly shapely shoulders, the Countess Zeda leaned a little closer toward him, and a mysterious perfume almost dazed him with its sweetness.

"I know you, Monte Crispin," she whispered in a low, rich voice, the subdued passion of which thrilled him. "Never mind where we have met. Heed the warning I give you."

She then quickly drew a white card from the recesses of her vanity bag, and with a tiny gold pencil hastily scribbled something on it. In turning away she pressed the card upon him.

He took it from her almost mechanically. He remained at the table, gripping the card tightly, and bowing as she joined her two companions at the elevator, which soon dropped from sight, carrying away a pair of wonderful black eyes, unfathomable and mysterious.

"Well! It might have happened in Paris, but I doubt it," broke in Andrews.

"Enough for one night," responded Crispin.

An hour later, Monte Crispin, standing alone under the arched light in front of his residence on Walnut street, took out the card, fragrant with the same perfume that had filled his senses on the roof. He surmised an address, but gasped as he read:

"YOUR STEEL PLANT IS DOOMED. WATCH OUT!"

his estate, aside from bonds and gilt-edge securities of the coupon-tree variety, was well wrapped up in the industrial life of Philadelphia and its metropolitan district; there was an iron works near Coatesville, a shipyard near Wilmington, textile mills in Kensington and other manufacturing enterprises scattered throughout the city and its outlying districts.

Monte Crispin had been old Montgomery's open door in the world of pleasure. Boy, youth and man—Monte had stirred life with a golden spoon. Each morning trod upon the heels of yesterday in some function of ease and luxury. Uncle Montgomery was a money well that never went dry. At college Monte had an allowance that would have kept a racing stable. After he had failed to graduate the pampered youngster went abroad, where his inexhaustible checkbook surrounded him with fawning friends and cringing servants.

That Monte had managed to retain the lucidity of brain, the coolness necessary to observe the facts around him, and the tact to repel without offense those who advanced with greedy hands outstretched, was the marvelous feature of his urbane personality. He had motored in France, punted on the Thames, and been a regular at Monte Carlo. Although he had plunged into the night life of every foreign capital, he still possessed that quiet air of dignity that is the hallmark of good breeding. His voice was low and his manner winning.

It was true that Monte Crispin had fed wanderlust until Philadelphia wearied of reading about his escapades. In Honolulu he had hired 200 Jirikishas to give a shore holiday to the sailors of an American cruiser; in Cairo he had scandalized aristocratic English residents by serenading the Sphinx one midnight with a native Egyptian band of musicians, and a crowd of Arabs he had trained to sing the chorus of "Hail! Hail! The Gang's All Here!" and paid to do it. Never once a word of protest from Uncle Montgomery.

His homecomings grew less frequent. He was known the world over as Monte Crispin, the American spendthrift. He wooed mad pleasure in every clime. Once a year Monte dropped off the rear end of a parlor car in Broad Street Station and, entering his uncle's blue limousine, was driven to the old Montgomery residence in Walnut street, near Rittenhouse square.

Here in the gloomy dining room uncle and nephew partook of an annual Christmas dinner, a function that old Montgomery insisted upon. Monte knew that failure to appear meant an end to his income. Over the cigars old Montgomery would fumble feebly in his waistcoat pocket, and then draw forth the miniature portrait of a beautiful lady. "Your mother, my boy, and a wonderful woman," he would say, and no more. Monte never forgot the haunting eyes of the woman of the miniature; the lovely Jane Montgomery who had married the dashing Captain Hazard Crispin, of the American diplomatic service, and followed him, within a week, to the grave in Rome, both dying from an Italian fever.

Having rapidly traced Monte Crispin through the maze of the past, we must hasten back to the roof of the Bellaire-Biltz Hotel, and lift the drop curtain on current events.

Monte turned toward the arrow-bull yet elderly Andrews, his uncle's lawyer, now returned for his answer, and said:

"Tell me, among Uncle's effects, did you run across the miniature portrait of a lady?"

"Yes; I have it safe."

"I would like to get it, Andrews; tomorrow will do."

"Sorry; tomorrow a year hence you may get it."

"Why not before?" grumbled Monte.

"Because Mr. Montgomery decided that," soothingly remarked the lawyer. "You must earn it. The miniature is a part of the capital prize. When you have qualified under the terms of the will for the entire estate you get the miniature, and not before. Your uncle gave me personal instructions."

If Monte Crispin was disappointed, at any rate he concealed it. He took a monogrammed cigarette from an exquisitely carved case he had picked up at a bazaar in Moscow. The sudden light upon his face as he struck a match seemed to bring into vivid prominence something there, indescribable in words, yet which caused Andrews to start with pleasure.

"Tell me," said Monte, "am I such a dirty deuce?"

"The jury is still in the box," protested Andrews.

"It is plainly up to me to take hold of business affairs here at home."

"Yes."

"Well, I am going through."

"Good."

"One condition I make."

"Name it, young man."

"Secrecy, absolute secrecy. I want to get to the bottom of things first hand."

Andrews nodded his complete approval.

"Of course, I shall make mistakes, but I don't intend to do the usual thing," explained Monte.

"Please explain," said the lawyer, more than curious over the processes opening in the younger mind.

"Sit back and read the reports of other men; reports drawn up to cover unpleasant facts. Nine-tenths of the chaps in my fix 'let George do it.' I want the truth about conditions. That is why I am going it incognito."

Andrews thought of the plight of Vincent Astor, Averill Harriman and a dozen other young Americans suddenly confronted by vast responsibilities to their fellow men. Somehow, he felt sure that he was going to like Monte better. He replied:

"Rome was not built in a day."

"He caught Hochmeister's right arm in such a grip that he swung him off his chair."

The thieves, with extraordinary skill and daring, succeeded in parting Doctor Hochmeister from a black portmanteau, said to have held valuable stocks and bonds, which he was transferring from a safe in his office at the Exchange to a safety deposit box in the vaults of the Montgomery National Bank, on Walnut street, near Broad.

The police were notified of the robbery some hours after its occurrence by the representatives of a private detective agency, who said Doctor Hochmeister had not gone direct to the Detective Bureau in City Hall, being a stranger in the country, unfamiliar with American methods.

In his statement to the police, Doctor Hochmeister said he entered the train at 5th street with a relative, and took a seat in the last car, the one on the platform side nearest the door. He placed the portmanteau in the seat beside him, against the wall of the car, and started reading a letter.

When he arose to leave the train at 15th street the black portmanteau was gone. He could give the police no clue as to the robbers.

But this time the newspapers, perhaps on purpose, had been badly or inaccurately informed.

A black portmanteau, it was true, had been stolen from Doctor Hochmeister, but not in the way reported to the police. Nor did the black portmanteau contain "valuable stocks and bonds."

It did contain a mystery, this cryptic cross:

U X U E O E O D D O A  
E U E P I B T P M D  
O I A L M S U S H W  
O E I A S O L S E X W  
E A E L S E T S R H  
E A E L S E T S R H  
A A E L S E T S R H  
R E I N D O D E V O E O T T  
D D O D D U F M V M V  
D D O D D U F M V M V  
B F X G D D A S T M Y U  
D U P E A S L F L O U X X  
A B E N Y I P O X F I  
O Y O Y A Y K T U O P  
O Y O Y A Y K T U O P  
T M B O M M A X T A  
O M B O M M A X T A  
M U O B V A O U S X  
D A M T B D X C O  
I H Y O T B T X E Y  
T M B U U A A E I U  
O X M F D E D E U O  
S K N S S U F D D O  
Y O K S A F E D O P  
O B O A Q M U M X O  
D B D O S G A D W O T  
D A R A E S D Q D E  
M X U U S M E R E  
D E S E R I F A S E  
U D U M O S S A S T

### CHAPTER II The Mysterious Warning

THERE appeared in an evening newspaper of the very day Monte Crispin, on the airy roof of the gay Bellaire-Biltz, resolved to buckle down to business, the following paragraphs:

A curious robbery from Doctor Hochmeister, a distinguished-looking foreigner, this morning caused excitement in the Market street subway.

Continued in MONDAY'S EVENING LEDGER